

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Thomas W Naber  
Debtor

Case No. 12-27471-mdm  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0757-2

User: dmo  
Form ID: b9i

Page 1 of 2  
Total Noticed: 17

Date Rcvd: May 16, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2012.

db +Thomas W Naber, 14045 W Linfield, New Berlin, WI 53151-5923  
tr +Mary B. Grossman, Chapter 13 Trustee, P.O. Box 510920, Milwaukee, WI 53203-0161  
7770443 +Bank Of America, Po Box 982238, El Paso, TX 79998-2238  
7770444 Barclays Bank Delaware, Attention: Bankruptcy, Po Box 1337, Philadelphia, PA 19101  
7770445 +Centerpointe Yacht, 700 S Water St., Milwaukee, WI 53204-1650  
7770447 +Citizens Bank of Mukwonago, 301 N. Rochester Street, PO Box 223, Mukwonago, WI 53149-0223  
7770449 +First Data, 1307 Walt Whitman Rd, Melville, NY 11747-4819  
7770450 +Johnson Bank, 555 Main St, Racine, WI 53403-1000  
7770451 Landmark Credit Union, 5445 Sw Ridge Dr., New Berlin, WI 53151  
7770452 Us Bank/na Nd, Cb Disputes, Saint Louis, MO 63166  
7770453 +Wi Electric / Wi Energies, Attention: Jill Costello, Po Box 2046 Room A130,  
Milwaukee, WI 53201-2046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: anton@dela-law.com May 17 2012 01:49:30 Anton B. Nickolai,  
DeLadurantey Law Office, LLC, 735 W. Wisconsin Avenue, Suite 720, Milwaukee, WI 53233

smg EDI: IRS.COM May 17 2012 00:38:00 Internal Revenue Service, P O Box 7346,  
Philadelphia, PA 19101-7346  
smg EDI: WISCDEPREV.COM May 17 2012 00:38:00 Wisconsin Department Of Revenue,  
Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901  
ust +E-mail/Text: ustpreion11.mi.ecf@usdoj.gov May 17 2012 05:29:11 Office of the U. S. Trustee,  
517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510  
7770446 +EDI: CITICORP.COM May 17 2012 00:38:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
Po Box 20507, Kansas City, MO 64195-0507  
7770448 +EDI: DISCOVER.COM May 17 2012 00:38:00 Discover Fin, Attention: Bankruptcy Department,  
Po Box 3025, New Albany, OH 43054-3025

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

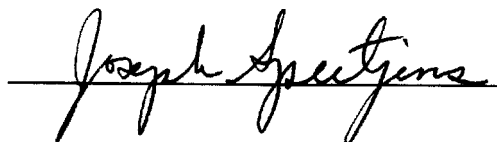
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2012

Signature:



District/off: 0757-2

User: dmo  
Form ID: b9i

Page 2 of 2  
Total Noticed: 17

Date Rcvd: May 16, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2012 at the address(es) listed below:

Anton B. Nickolai on behalf of Debtor Thomas Naber ecfch13@gmail.com;anton.nickolai@gmail.com  
Mary B. Grossman ecf@chapter13milwaukee.com  
Office of the U. S. Trustee ustpreion11.mi.ecf@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Wisconsin

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, Hearing on Confirmation and Deadlines**

The debtor(s) listed below filed a Chapter 13 bankruptcy case on 5/15/12.

**This notice contains important information for the debtor(s) and creditors.** All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: No employee of the United States Bankruptcy Court may give legal advice. You may want to consult an attorney to protect your rights.

**See Reverse Side For Additional Information.**

Name(s) used by the debtor(s) in the last 8 years (including married, maiden, trade) and address:

Thomas W Naber  
14045 W Linfield  
New Berlin, WI 53151

Case Number:  
12-27471-mdm

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-2318

Attorney for Debtor(s) (name and address):

Anton B. Nickolai  
DeLadurantey Law Office, LLC  
735 W. Wisconsin Avenue  
Suite 720  
Milwaukee, WI 53233  
Telephone number: 414-377-0515

Bankruptcy Trustee (name and address):

Mary B. Grossman  
Chapter 13 Trustee  
P.O. Box 510920  
Milwaukee, WI 53203  
Telephone number: 414-271-3943

**Meeting of Creditors:**

The debtor(s) must attend this meeting.

Date: **July 2, 2012**

Time: **09:00 AM**

Location: **U.S. Courthouse, Room 190, 517 East Wisconsin Avenue, Milwaukee, WI 53202**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **10/1/12**

For a governmental unit: See Fed. R. Bankr. P. 3002(c)(1)

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/31/12**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Proposed Plan; Objection to Plan; Hearing on Confirmation of Plan**

If the debtor has filed a plan, a copy has been enclosed. If the debtor has not yet filed a plan, you will receive it at a later date. If a party files a written objection to confirmation of the proposed plan no later than 14 days after the completion of the Meeting of Creditors, the Court will schedule a hearing. If no party files a written objection to the plan, the Court may confirm the plan without a hearing. The only persons who will be notified of the hearing date will be the trustee, counsel for the debtor (or the debtor if the debtor is not represented by counsel), the Office of the United States Trustee, the objecting party, and all other persons who specifically request in writing to receive notice.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of a bankruptcy case automatically stays certain collections and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

Room 126, U.S. Courthouse  
517 East Wisconsin Avenue  
Milwaukee, WI 53202-4581  
Telephone: (414) 297-3291  
VCIS: (414) 297-3582 or Toll Free (877) 781-7277  
Court Web Site: <http://www.wieb.uscourts.gov>

**For the Court:**

JANET L. MEDLOCK  
Clerk, U.S. Bankruptcy Court

**Clerk's Office Hours:** 8:30 a.m. – 4:30 p.m. (Central Time)

Date: 5/16/12

**ADDITIONAL INFORMATION**

FORM B9I (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the proposed plan. If your written objection to confirmation is filed no later than 14 days after completion of the Meeting of Creditors, the Court will schedule a confirmation hearing that you may attend. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	No employee of the United States Bankruptcy Court may give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or to obtain property from the debtor; repossessing the debtor's property; or starting or continuing lawsuits or foreclosures; or garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Debtors will be required by the trustee to produce photo identification and proof of Social Security Number at the meeting of creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. In order to be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. A Proof of Claim can be filed electronically using the instructions at the court's website ( <a href="http://www.wiebf.uscourts.gov">www.wiebf.uscourts.gov</a> ) under "Information for Creditors." No password or CM/ECF account is required, and an acknowledgement of the filing is available for your records. Alternatively, obtain a Proof of Claim form (Official Form B10), complete it and file by mail or in person at the address of the Bankruptcy Clerk's office on the front of this notice. A fillable proof of claim form is available at the court's website ( <a href="http://www.wiebf.uscourts.gov">www.wiebf.uscourts.gov</a> ) under "Bankruptcy Forms – Local Forms." To receive an acknowledgment of your filing, you should enclose a stamped self-addressed envelope and a copy of your Proof of Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences that a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive any objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the lists of the debtor's property, debts, and property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
----- Refer to Other Side for Important Deadlines and Notices -----	